

**Financial Highlights**  
**For the Year Ended March 31, 2018**



**SAN-IN GODO BANK**

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### (Note)

Information presented herein has been extracted from the original material, solely for the convenience of the readers outside Japan.

The amounts, ratios or any other information presented herein have not been audited.

## The San-in Godo Bank, Ltd. and Consolidated Subsidiaries

### Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2017	As of March 31, 2018
<b>Assets:</b>		
Cash and due from banks	553,638	565,961
Call loans and bills purchased	36,142	3,718
Debt purchased	9,744	10,229
Trading securities	224	117
Money held in trust	3,996	4,000
Securities	1,920,658	1,847,414
Loans and bills discounted	2,798,238	2,983,603
Foreign exchange	4,317	4,556
Lease receivables and investment assets	25,427	27,177
Other assets	41,852	82,772
Tangible fixed assets	36,746	36,496
Intangible fixed assets	1,901	2,427
Deferred tax assets	290	269
Customers' liabilities for acceptances and guarantees	16,529	14,720
Reserve for possible loan losses	(38,109)	(34,834)
Reserve for devaluation of securities	(127)	(26)
<b>Total assets</b>	<b>5,411,472</b>	<b>5,548,604</b>
<b>Liabilities:</b>		
Deposits	3,937,562	3,989,404
Negotiable certificates of deposit	7,200	72,190
Call money and bills sold	29,730	35,292
Payables under repurchase agreements	34,330	20,882
Cash collateral received under securities lending	410,793	517,951
Borrowed money	510,342	451,050
Foreign exchange	17	24
Other liabilities	89,060	63,251
Reserve for employees' bonuses	1,066	1,037
Net defined benefit liabilities	12,522	11,383
Reserve for stocks payment	99	211
Reserve for directors' and corporate auditors' retirement benefits	89	116
Reserve for reimbursement of deposits	371	388
Reserve for contingencies	840	865
Reserve under special laws	0	0
Deferred tax liabilities	5,704	5,088
Deferred tax liabilities for land revaluation excess	2,363	2,328
Acceptances and guarantees	16,529	14,720
<b>Total liabilities</b>	<b>5,058,625</b>	<b>5,186,189</b>
<b>Net assets:</b>		
Common stock	20,705	20,705
Capital surplus	21,381	21,381
Retained earnings	256,590	267,604
Treasury stock	(851)	(697)
<b>Total shareholders' equity</b>	<b>297,825</b>	<b>308,993</b>
Net unrealized gain on other securities	55,449	53,227
Net deferred gain/(loss) on hedging instruments	36	25
Land revaluation excess	2,970	2,892
Valuation adjustment of defined benefit plans	(5,194)	(4,470)
<b>Total accumulated other comprehensive income</b>	<b>53,263</b>	<b>51,674</b>
Subscription rights to share	470	349
Non-controlling interests	1,287	1,396
<b>Total net assets</b>	<b>352,846</b>	<b>362,415</b>
<b>Total liabilities and net assets</b>	<b>5,411,472</b>	<b>5,548,604</b>

## The San-in Godo Bank, Ltd. and Consolidated Subsidiaries

### Consolidated Statements of Income and Comprehensive Income

Consolidated Statements of Income	(Millions of yen)	
	For the year ended March 31, 2017	For the year ended March 31, 2018
<b>Ordinary income:</b>	<b>93,746</b>	<b>95,806</b>
Interest income	63,202	62,730
<i>Interest on loans and bills discounted</i>	32,723	32,390
<i>Interest and dividends on securities</i>	26,893	26,196
Fees and commissions	10,911	11,126
Other operating income	15,193	17,851
Other income	4,438	4,097
<b>Ordinary expenses:</b>	<b>73,183</b>	<b>75,938</b>
Interest expenses	9,045	10,084
<i>Interest on deposits</i>	5,000	4,892
Fees and commissions	3,823	3,959
Other operating expenses	18,150	18,750
General and administrative expenses	41,230	41,242
Other expenses	933	1,901
<b>Ordinary profit</b>	<b>20,562</b>	<b>19,867</b>
<b>Extraordinary gains</b>	<b>79</b>	<b>18</b>
<b>Extraordinary losses</b>	<b>275</b>	<b>201</b>
<b>Income before income taxes</b>	<b>20,366</b>	<b>19,685</b>
<b>Income taxes:</b>	<b>6,595</b>	<b>5,978</b>
<b>current</b>	<b>6,163</b>	<b>5,445</b>
<b>deferred</b>	<b>432</b>	<b>532</b>
<b>Net income :</b>	<b>13,771</b>	<b>13,706</b>
<b>attributable to non-controlling interests</b>	<b>371</b>	<b>14</b>
<b>attributable to owners of the Bank</b>	<b>13,399</b>	<b>13,692</b>

Consolidated Statements of Comprehensive Income	(Millions of yen)	
	For the year ended March 31, 2017	For the year ended March 31, 2018
<b>Net income</b>	<b>13,771</b>	<b>13,706</b>
<b>Other comprehensive income :</b>	<b>(19,286)</b>	<b>(1,415)</b>
Net unrealized gain on other securities	(20,117)	(2,127)
Net deferred gain / (loss) on hedging instruments	80	(11)
Valuation adjustment of defined benefit plans	750	723
<b>Comprehensive income :</b>	<b>(5,514)</b>	<b>12,291</b>
attributable to owners of the Bank	(5,844)	12,181
attributable to non-controlling interests	329	109

## The San-in Godo Bank, Ltd. and Consolidated Subsidiaries

### Consolidated Statements of Changes in Net Assets

For the year ended March 31, 2017

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the year	20,705	15,516	247,413	(629)	283,006
Changes during the year					
Dividends from surplus	-	-	(2,372)	-	(2,372)
Net income attributable to owners of the Bank	-	-	13,399	-	13,399
Purchases of treasury stock	-	-	-	(2,189)	(2,189)
Sales of treasury stock	-	-	(38)	125	86
Retirement of treasury stock	-	-	(1,842)	1,842	-
Transfer from land revaluation excess	-	-	30	-	30
Changes in ownership interest in subsidiaries due to transaction with non-controlling shareholders	-	5,865	-	-	5,865
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	5,865	9,176	(222)	14,819
Balance at the end of the year	20,705	21,381	256,590	(851)	297,825

	Accumulated other comprehensive income					Subscription rights to share	Non-controlling interests	Total net assets
	Net unrealized gain on other securities	Net deferred gain/(loss) on hedging instruments	Land revaluation excess	Valuation adjustment of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the year	75,089	(43)	3,001	(5,944)	72,102	521	18,098	373,728
Changes during the year								
Dividends from surplus	-	-	-	-	-	-	-	(2,372)
Net income attributable to owners of the Bank	-	-	-	-	-	-	-	13,399
Purchases of treasury stock	-	-	-	-	-	-	-	(2,189)
Sales of treasury stock	-	-	-	-	-	-	-	86
Retirement of treasury stock	-	-	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	-	-	30
Changes in ownership interest in subsidiaries due to transaction with non-controlling shareholders	-	-	-	-	-	-	-	5,865
Net changes of items other than shareholders' equity	(19,640)	80	(30)	750	(18,838)	(51)	(16,810)	(35,700)
Total changes during the year	(19,640)	80	(30)	750	(18,838)	(51)	(16,810)	(20,881)
Balance at the end of the year	55,449	36	2,970	(5,194)	53,263	470	1,287	352,846

For the year ended March 31, 2018

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the year	20,705	21,381	256,590	(851)	297,825
Changes during the year					
Dividends from surplus	-	-	(2,739)	-	(2,739)
Net income attributable to owners of the Bank	-	-	13,692	-	13,692
Purchases of treasury stock	-	-	-	(1)	(1)
Sales of treasury stock	-	-	(16)	155	139
Retirement of treasury stock	-	-	-	-	-
Transfer from land revaluation excess	-	-	78	-	78
Changes in ownership interest in subsidiaries due to transaction with non-controlling shareholders	-	-	-	-	-
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	11,014	154	11,168
Balance at the end of the year	20,705	21,381	267,604	(697)	308,993

	Accumulated other comprehensive income					Subscription rights to share	Non-controlling interests	Total net assets
	Net unrealized gain on other securities	Net deferred gain/(loss) on hedging instruments	Land revaluation excess	Valuation adjustment of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the year	55,449	36	2,970	(5,194)	53,263	470	1,287	352,846
Changes during the year								
Dividends from surplus	-	-	-	-	-	-	-	(2,739)
Net income attributable to owners of the Bank	-	-	-	-	-	-	-	13,692
Purchases of treasury stock	-	-	-	-	-	-	-	(1)
Sales of treasury stock	-	-	-	-	-	-	-	139
Retirement of treasury stock	-	-	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	-	-	78
Changes in ownership interest in subsidiaries due to transaction with non-controlling shareholders	-	-	-	-	-	-	-	-
Net changes of items other than shareholders' equity	(2,222)	(11)	(78)	723	(1,588)	(120)	108	(1,600)
Total changes during the year	(2,222)	(11)	(78)	723	(1,588)	(120)	108	9,568
Balance at the end of the year	53,227	25	2,892	(4,470)	51,674	349	1,396	362,415

## The San-in Godo Bank, Ltd. and Consolidated Subsidiaries

### Consolidated Statements of Cash Flows

(Millions of yen)

	For the year ended March 31, 2017	For the year ended March 31, 2018
<b>Cash flows from operating activities:</b>		
Income before income taxes	20,366	19,685
Depreciation	2,664	2,411
Loss on impairment of fixed assets	243	175
Increase (decrease) in reserve for possible loan losses	(1,760)	(3,275)
Increase (decrease) in reserve for devaluation of securities	20	(100)
Increase (decrease) in reserve for employees' bonuses	11	(28)
Increase (decrease) in net defined benefit liabilities	(219)	(1,139)
Increase (decrease) in reserve for stocks payment	99	111
Increase (decrease) in reserve for directors' and corporate auditors' retirement benefits	7	27
Increase (decrease) in reserve for reimbursement of deposits	7	16
Increase (decrease) in reserve for contingencies	3	25
Interest and dividend income	(63,202)	(62,730)
Interest expenses	9,045	10,084
(Gain) loss related to securities	2,401	1,602
(Gain) loss on money held in trust	78	(6)
Foreign exchange gain	(222)	(758)
(Gain) loss on disposals of fixed assets	(47)	6
Net (increase) decrease in loans and bills discounted	(208,579)	(185,365)
Net increase (decrease) in deposits	68,923	51,842
Net increase (decrease) in negotiable certificates of deposit	7,200	64,990
Net increase (decrease) in borrowed money	52,224	(59,291)
Net (increase) decrease in due from banks (exclusive of the Bank of Japan)	(1,424)	247
Net (increase) decrease in call loans	(9,187)	31,939
Net increase (decrease) in call money	32,510	(7,885)
Net increase (decrease) in cash collateral received under securities lending	132,403	107,157
Net (increase) decrease in foreign exchange assets	1,298	(239)
Net increase (decrease) in foreign exchange liabilities	1	6
Interest and dividends received	63,454	63,367
Interest paid	(8,657)	(10,893)
Others	(20,290)	(44,499)
<b>Subtotal</b>	<b>79,373</b>	<b>(22,516)</b>
Income taxes paid	(8,195)	(5,001)
<b>Net cash provided by (used in) operating activities</b>	<b>71,178</b>	<b>(27,517)</b>
<b>Cash flows from investing activities:</b>		
Purchases of securities	(323,276)	(298,835)
Proceeds from sales of securities	119,517	226,491
Proceeds from redemption of securities	111,442	117,406
Increase in money held in trust	(1,002)	(3)
Decrease in money held in trust	3,419	-
Purchases of tangible fixed assets	(845)	(1,240)
Purchases of intangible fixed assets	(580)	(1,052)
Proceeds from sales of tangible fixed assets	805	65
Proceeds from sales of intangible fixed assets	0	-
<b>Net cash provided by (used in) investing activities</b>	<b>(90,520)</b>	<b>42,831</b>
<b>Cash flows from financing activities:</b>		
Purchases of treasury stock	(1,759)	(1)
Proceeds from sales of treasury stock	0	0
Dividends paid	(2,372)	(2,739)
Dividends paid to non-controlling interests	(6)	(0)
Additional acquisition of interest in subsidiaries	(10,838)	-
<b>Net cash provided by (used in) financing activities</b>	<b>(14,976)</b>	<b>(2,741)</b>
<b>Effect of changes in exchange rates on cash and cash equivalents</b>	<b>(0)</b>	<b>(1)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(34,317)</b>	<b>12,570</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>584,225</b>	<b>549,907</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>549,907</b>	<b>562,478</b>

## The San-in Godo Bank, Ltd.

### Balance Sheets (summarized, non-consolidated)

(Millions of yen)

	As of March 31, 2017	As of March 31, 2018
<b>Assets:</b>		
Cash and due from banks	551,352	562,846
Call loans	36,142	3,718
Debt purchased	8,754	9,197
Trading securities	224	117
Money held in trust	3,996	4,000
Securities	1,922,061	1,848,466
Loans and bills discounted	2,822,492	3,016,546
Foreign exchange	4,317	4,556
Other assets	23,123	64,147
Tangible fixed assets	34,445	34,191
Intangible fixed assets	1,805	2,340
Prepaid pension cost	4,288	4,299
Customers' liabilities for acceptances and guarantees	16,456	14,665
Reserve for possible loan losses	(37,621)	(34,159)
Reserve for devaluation of securities	(91)	(23)
<b>Total assets</b>	<b>5,391,748</b>	<b>5,534,909</b>
<b>Liabilities:</b>		
Deposits	3,949,161	4,009,270
Negotiable certificates of deposit	7,200	72,190
Call money	29,730	35,292
Payables under repurchase agreements	34,330	20,882
Cash collateral received under securities lending	410,793	517,951
Borrowed money	496,472	435,505
Foreign exchange	17	24
Other liabilities	81,975	56,495
Reserve for employees' bonuses	970	935
Reserve for employees' retirement benefits	9,185	9,112
Reserve for stocks payment	99	211
Reserve for reimbursement of deposits	371	388
Reserve for contingencies	840	865
Deferred tax liabilities	7,536	6,480
Deferred tax liabilities for land revaluation excess	2,363	2,328
Acceptances and guarantees	16,456	14,665
<b>Total liabilities</b>	<b>5,047,505</b>	<b>5,182,599</b>
<b>Net assets:</b>		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	250,615	261,294
Treasury stock	(851)	(697)
<b>Total shareholders' equity</b>	<b>285,985</b>	<b>296,818</b>
Net unrealized gain on other securities	54,778	52,224
Net deferred gain/(loss) on hedging instruments	36	25
Land revaluation excess	2,970	2,892
<b>Total valuation and translation adjustments</b>	<b>57,786</b>	<b>55,141</b>
Subscription rights to share	470	349
<b>Total net assets</b>	<b>344,242</b>	<b>352,310</b>
<b>Total liabilities and net assets</b>	<b>5,391,748</b>	<b>5,534,909</b>



**The San-in Godo Bank, Ltd.**

**Statements of Income (summarized, non-consolidated)**

(Millions of yen)

	For the year ended March 31, 2017	For the year ended March 31, 2018
<b>Ordinary Income:</b>	<b>77,898</b>	<b>79,039</b>
Interest income	63,357	63,183
<i>Interest on loans and bills discounted</i>	32,849	32,494
<i>Interest and dividends on securities</i>	26,923	26,547
Fees and commissions	10,220	10,705
Other operating income	575	1,191
Other income	3,744	3,959
<b>Ordinary expenses:</b>	<b>58,448</b>	<b>59,777</b>
Interest expenses	8,995	10,038
<i>Interest on deposits</i>	5,002	4,893
Fees and commissions	4,667	4,769
Other operating expenses	5,295	5,062
General and administrative expenses	38,649	38,589
Other expenses	840	1,316
<b>Ordinary profit</b>	<b>19,450</b>	<b>19,262</b>
<b>Extraordinary gains</b>	<b>72</b>	<b>10</b>
<b>Extraordinary losses</b>	<b>274</b>	<b>198</b>
<b>Income before income taxes</b>	<b>19,247</b>	<b>19,073</b>
<b>Income taxes:</b>	<b>5,861</b>	<b>5,716</b>
<b>current</b>	<b>5,390</b>	<b>5,118</b>
<b>deferred</b>	<b>470</b>	<b>598</b>
<b>Net income</b>	<b>13,385</b>	<b>13,357</b>

## The San-in Godo Bank, Ltd.

### Statements of Changes in Net Assets (summarized, non-consolidated)

For the year ended March 31, 2017

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the year	20,705	15,516	241,452	(629)	277,045
Changes during the year					
Dividends from surplus	-	-	(2,372)	-	(2,372)
Net income	-	-	13,385	-	13,385
Purchases of treasury stock	-	-	-	(2,189)	(2,189)
Sales of treasury stock	-	-	(38)	125	86
Retirement of treasury stock	-	-	(1,842)	1,842	-
Transfer from land revaluation excess	-	-	30	-	30
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	9,162	(222)	8,940
Balance at the end of the year	20,705	15,516	250,615	(851)	285,985

	Valuation and translation adjustments				Subscription rights to share	Total net assets
	Net unrealized gain on other securities	Net deferred gain/(loss) on hedging instruments	Land revaluation excess	Total valuation and translation adjustments		
Balance at the beginning of the year	74,993	(43)	3,001	77,951	521	355,518
Changes during the year						
Dividends from surplus	-	-	-	-	-	(2,372)
Net income	-	-	-	-	-	13,385
Purchases of treasury stock	-	-	-	-	-	(2,189)
Sales of treasury stock	-	-	-	-	-	86
Retirement of treasury stock	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	30
Net changes of items other than shareholders' equity	(20,215)	80	(30)	(20,164)	(51)	(20,215)
Total changes during the year	(20,215)	80	(30)	(20,164)	(51)	(11,275)
Balance at the end of the year	54,778	36	2,970	57,786	470	344,242

For the year ended March 31, 2018

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the year	20,705	15,516	250,615	(851)	285,985
Changes during the year					
Dividends from surplus	-	-	(2,739)	-	(2,739)
Net income	-	-	13,357	-	13,357
Purchases of treasury stock	-	-	-	(1)	(1)
Sales of treasury stock	-	-	(16)	155	139
Retirement of treasury stock	-	-	-	-	-
Transfer from land revaluation excess	-	-	78	-	78
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	10,679	154	10,833
Balance at the end of the year	20,705	15,516	261,294	(697)	296,818

	Valuation and translation adjustments				Subscription rights to share	Total net assets
	Net unrealized gain on other securities	Net deferred gain/(loss) on hedging instruments	Land revaluation excess	Total valuation and translation adjustments		
Balance at the beginning of the year	54,778	36	2,970	57,786	470	344,242
Changes during the year						
Dividends from surplus	-	-	-	-	-	(2,739)
Net income	-	-	-	-	-	13,357
Purchases of treasury stock	-	-	-	-	-	(1)
Sales of treasury stock	-	-	-	-	-	139
Retirement of treasury stock	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	78
Net changes of items other than shareholders' equity	(2,554)	(11)	(78)	(2,644)	(120)	(2,765)
Total changes during the year	(2,554)	(11)	(78)	(2,644)	(120)	8,068
Balance at the end of the year	52,224	25	2,892	55,141	349	352,310

## Financial Data (consolidated)

**Summary of income** (Millions of yen)

	For the year ended March 31, 2017 (B)	For the year ended	
		(A) - (B)	March 31, 2018 (A)
Ordinary profit	20,562	(695)	19,867
Net income attributable to owners of the Bank	13,399	293	13,692
Earnings per share - basic (yen)	¥85.27	¥2.49	¥87.76

## Summary of financial conditions

	As of March 31, 2017 (B)	As of March 31,	
		(A) - (B)	2018 (A)
Net assets (except for subscription rights to share and non-controlling interests) ratio	6.4%	0.1%	6.5%
Capital adequacy ratio (domestic standard)	14.85%	(0.79%)	14.06%
Net assets per share (yen)	¥2,252.53	¥58.62	¥2,311.15

## Financial Data (non-consolidated)

### Summary of income

(Millions of yen)

	For the year ended March 31, 2017 (B)	For the year ended March 31, 2018 (A)	
		(A) - (B)	
Ordinary profit	19,450	(188)	19,262
Net income	13,385	(28)	13,357
Earnings per share - basic (yen)	¥85.18	¥0.43	¥85.61
Credit cost	(260)	888	628
Gains/(Losses) on bonds	(5,041)	601	(4,440)
Gains/(Losses) on stocks	2,021	732	2,753

### Summary of financial conditions

	As of March 31, 2017 (B)	As of March 31, 2018 (A)	
		(A) - (B)	
Net assets (except for subscription rights to share) ratio	6.3%	0.0%	6.3%
Capital adequacy ratio (domestic standard)	14.30%	(0.82%)	13.48%
Net assets per share (yen)	¥2,205.58	¥49.77	¥2,255.35

### Dividends per share

(Yen)

	For the year ended March 31, 2017 (B)	For the year ended March 31, 2018 (A)	
		(A) - (B)	
Dividends per share (*expected)	¥15.00	¥11.00	¥26.00 *
Mid-year dividend per share	¥4.50	¥2.50	¥7.00
Year-end dividend per share (*expected)	¥10.50	¥8.50	¥19.00 *

\* Year-end dividend is to be proposed to the general stockholders' meeting which is going to be held on June 26.

## Net Holding Gain (Loss) on Securities

Net holding gain (loss) on securities (consolidated) (Millions of yen)

	As of March 31, 2017 (B)	As of March 31,	
		(A) - (B)	2018 (A)
Held to maturity	(207)	(43)	(250)
Other securities	79,789	(3,603)	76,186
Stock	21,590	7,840	29,430
Bond	51,369	(9,196)	42,173
Others	6,829	(2,247)	4,582
Total	79,581	(3,646)	75,935

Net holding gain (loss) on securities (non-consolidated) (Millions of yen)

	As of March 31, 2017 (B)	As of March 31,	
		(A) - (B)	2018 (A)
Held to maturity	(204)	(44)	(248)
Other securities	78,687	(4,238)	74,449
Stock	20,489	7,204	27,693
Bond	51,369	(9,196)	42,173
Others	6,829	(2,247)	4,582
Total	78,483	(4,283)	74,200

## Risk Managed Loans

<b>Risk managed loans (consolidated)</b>		(Millions of yen)	
	As of March 31, 2017 (B)	(A) - (B)	As of March 31, 2018 (A)
Risk managed loans (C)	57,823	(4,724)	53,099
Loans to borrowers under bankruptcy proceedings	1,849	102	1,951
Non-accrual past due loans	43,809	(3,722)	40,087
Loans past due for three months or more	-	0	0
Loans with altered lending conditions	12,164	(1,106)	11,058
Loans and bills discounted (D)	2,798,238	185,365	2,983,603

<b>Ratio of risk managed loans (consolidated)</b>		(%)	
	2017 (B)	(A) - (B)	2018 (A)
Risk managed loans (C)/(D)	2.06	(0.29)	1.77
Loans to borrowers under bankruptcy proceedings	0.06	0.00	0.06
Non-accrual past due loans	1.56	(0.22)	1.34
Loans past due for three months or more	-	0.00	0.00
Loans with altered lending conditions	0.43	(0.06)	0.37

<b>Risk managed loans (non-consolidated)</b>		(Millions of yen)	
	As of March 31, 2017 (B)	(A) - (B)	As of March 31, 2018 (A)
Risk managed loans (E)	57,775	(4,676)	53,099
Loans to borrowers under bankruptcy proceedings	1,849	102	1,951
Non-accrual past due loans	43,761	(3,674)	40,087
Loans past due for three months or more	-	0	0
Loans with altered lending conditions	12,164	(1,106)	11,058
Loans and bills discounted (F)	2,822,492	194,054	3,016,546

<b>Ratio of risk managed loans (non-consolidated)</b>		(%)	
	2017 (B)	(A) - (B)	2018 (A)
Risk managed loans (E)/(F)	2.04	(0.28)	1.76
Loans to borrowers under bankruptcy proceedings	0.06	0.00	0.06
Non-accrual past due loans	1.55	(0.23)	1.32
Loans past due for three months or more	-	0.00	0.00
Loans with altered lending conditions	0.43	(0.07)	0.36

## Classification of Loans and Bills Discounted by Types of Industry (non-consolidated)

**Loans and bills discounted** (Millions of yen)

	As of March 31, 2017 (B)	As of March 31, 2018 (A)	
		(A) – (B)	
Domestic loans (Excluding JOM account)	2,822,492	194,054	3,016,546
Manufacturing	375,636	4,825	380,461
Agriculture and forestry	6,370	1,799	8,169
Fishery	2,273	647	2,920
Mining, quarrying and gravel-digging	1,168	(55)	1,113
Construction	88,303	7,822	96,125
Electric power, gas, heat supply and water supply	56,088	9,458	65,546
Telecommunication	28,169	(5,378)	22,791
Transportation and postal service	98,647	7,716	106,363
Wholesale and retail	315,110	12,052	327,162
Finance and insurance	125,264	4,292	129,556
Real estate, leasing	389,239	61,522	450,761
Services	317,386	13,923	331,309
Local government	334,181	(685)	333,496
Others	684,653	76,116	760,769

**Risk managed loans** (Millions of yen)

	As of March 31, 2017 (B)	As of March 31, 2018 (A)	
		(A) – (B)	
Domestic loans (Excluding JOM account)	57,775	(4,676)	53,099
Manufacturing	11,887	(1,588)	10,299
Agriculture and forestry	156	13	169
Fishery	89	(13)	76
Mining, quarrying and gravel-digging	-	33	33
Construction	3,288	(117)	3,171
Electric power, gas, heat supply and water supply	-	-	-
Telecommunication	96	(27)	69
Transportation and postal service	1,298	(162)	1,136
Wholesale and retail	11,416	421	11,837
Finance and insurance	4,189	(16)	4,173
Real estate, leasing	5,152	(740)	4,412
Services	12,691	(2,728)	9,963
Local government	-	-	-
Others	7,508	248	7,756



## Disclosed Assets Based on the Financial Reconstruction Act (non-consolidated)

Disclosed assets (Millions of yen, %)

	As of March 31, 2017 (B)	As of March 31,	
		(A) - (B)	2018 (A)
Bankrupt and quasi-bankrupt assets	14,596	(2,961)	11,635
Doubtful assets	31,677	(693)	30,984
Substandard loans	12,164	(1,105)	11,059
Subtotal (C)	58,437	(4,759)	53,678
Normal assets	2,828,262	207,791	3,036,053
Total (D)	2,886,700	203,031	3,089,731

(C)/(D)	2.02	(0.29)	1.73
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Preservation of the disclosed assets (Millions of yen, %)

	As of March 31, 2017 (B)	As of March 31,	
		(A) - (B)	2018 (A)
Total (E)=(F)+(G)	48,165	(4,714)	43,451
Collateral and guarantees (F)	25,580	(801)	24,779
Bankrupt and quasi-bankrupt assets	5,831	(1,218)	4,613
Doubtful assets	17,972	458	18,430
Substandard loans	1,777	(43)	1,734
Reserve for possible loan losses (G)	22,584	(3,912)	18,672
Bankrupt and quasi-bankrupt assets	8,765	(1,744)	7,021
Doubtful assets	10,846	(1,665)	9,181
Substandard loans	2,973	(504)	2,469

Coverage ratio (E)/(C)	82.42	(1.48)	80.94
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	90.97	(1.86)	89.11
Substandard loans	39.04	(1.03)	38.01

Ratio of reserve (G)/((C)-(F))	68.73	(4.12)	64.61
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	79.14	(6.01)	73.13
Substandard loans	28.62	(2.14)	26.48

## Projections for the Year Ending March 31, 2019

### Projections of earnings (consolidated)

(Millions of yen)

	For the year ended March 31, 2018 (B)	For the year ending March 31, 2019 (A)	
		(A) - (B)	
Ordinary income	95,806	(5,806)	90,000
Ordinary profit	19,867	(967)	18,900
Net income attributable to owners of the Bank	13,692	(592)	13,100
Earnings per share - basic (Yen)	¥87.76	(¥3.82)	¥83.94

	For the six months ended September 30, 2017 (B)	For the six months ending September 30, 2018 (A)	
		(A) - (B)	
Ordinary income	47,717	(1,117)	46,600
Ordinary profit	10,531	(1,231)	9,300
Net income attributable to owners of the Bank	7,333	(833)	6,500
Earnings per share - basic (Yen)	¥47.01	(¥5.36)	¥41.65

### Projections of earnings (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2018 (B)	For the year ending March 31, 2019 (A)	
		(A) - (B)	
Ordinary income	79,039	(4,839)	74,200
Ordinary profit	19,262	(962)	18,300
Net income	13,357	(557)	12,800
Earnings per share - basic (Yen)	¥85.61	(¥3.59)	¥82.02

	For the six months ended September 30, 2017 (B)	For the six months ending September 30, 2018 (A)	
		(A) - (B)	
Ordinary income	39,509	(1,309)	38,200
Ordinary profit	10,209	(1,409)	8,800
Net income	7,194	(1,094)	6,100
Earnings per share - basic (Yen)	¥46.12	(¥7.04)	¥39.08

### Expected credit costs (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2018 (B)	For the year ending March 31, 2019 (A)	
		(A) - (B)	
Expected credit costs	628	1,272	1,900

	For the six months ended September 30, 2017 (B)	For the six months ending September 30, 2018 (A)	
		(A) - (B)	
Expected credit costs	33	867	900

### Expected dividend (non-consolidated)

(Yen)

	For the year ended March 31, 2018 (B)	For the year ending March 31, 2019 (A)	
		(A) - (B)	
Dividend per share	¥26.00	¥0.00	¥26.00
Mid-year dividend per share	¥7.00	¥0.00	¥7.00
Year-end dividend per share	¥19.00	¥0.00	¥19.00